

United States Bankruptcy Court
Eastern District of California

In re:
Rae Ann Bower
Debtor

Case No. 17-20504-D
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0972-2

User: admin
Form ID: 309A

Page 1 of 1
Total Noticed: 19

Date Rcvd: Jan 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2017.

db	+Rae Ann Bower, 235 Earl Avenue, Roseville, CA 95678-3215
aty	+Brian L. Coggins, 9001 Foothills Blvd Suite 110, Roseville, CA 95747-5150
22024919	+Cash Club, 6661 Stanford Ranch, Rocklin CA 95677-2683
22024922	Franchise Tax Board, Bankruptcy Section, MS A-, P O Box, Sacramento CA 95812-2952
22024924	+Hunt Henriques, 151 Bernal Rd Suite 8, San Jose CA 95119-1491
22024925	+Kaiser Permanente, File 50016, Los Angeles CA 90074-0001
22024927	+NetSpend, PO Box 2136, Austin TX 78768-2136
22024928	+RC Willey, PO Box 410429, Salt Lake City UT 84141-0429
22024929	+Southwestern Pacific Specialty Financ, 7887 Lichen Drive, Citrus Heights CA 95621-1074
22024932	+USCB America, PO Box 74929, Los Angeles CA 90004-0929

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	EDI: BDMWHATLEY.COM Jan 31 2017 02:23:00 Douglas M. Whatley, PO Box 538, Folsom, CA 95763-0538
smg	EDI: EDD.COM Jan 31 2017 02:23:00 Employment Development Department, Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM Jan 31 2017 02:23:00 Franchise Tax Board, PO Box 2952, Sacramento, CA 95812-2952
22024920	+EDI: CHASE.COM Jan 31 2017 02:23:00 Chase, P O Box 15298, Wilmington DE 19850-5298
22024921	+EDI: RCSFNBMARIN.COM Jan 31 2017 02:23:00 Credit One Bank, PO Box 98873, Las Vegas NV 89193-8873
22024923	+E-mail/Text: bankruptcy@golden1.com Jan 31 2017 02:32:25 Golden 1 Credit Union, Attn Bankruptcy Department, P O Box 15966, Sacramento CA 95852-0966
22024926	+EDI: RESURGENT.COM Jan 31 2017 02:23:00 LVNV Funding, PO Box 10497, Greenville SC 29603-0497
22024931	E-mail/Text: tidewaterlegalebn@twcs.com Jan 31 2017 02:31:49 Tidewater Credit Services, 6520 Indian River Road, Virginia Beach VA 23464
22024930	+EDI: WTRRN BANK.COM Jan 31 2017 02:23:00 Target National Bank, Attn Bankruptcy Dept, P O Box 673, Minneapolis MN 55440-0673

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2017 at the address(es) listed below:

NONE.

TOTAL: 0

Information to identify the case:			
Debtor 1	Rae Ann Bower		Social Security number or ITIN xxx-xx-1308
	First Name	Middle Name	Last Name
Debtor 2			EIN ____-____-____
(Spouse, if filing)			Social Security number or ITIN ____-____-____
	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of California			EIN ____-____-____
Case number: 17-20504 – D – 7			Date case filed for chapter 7: 1/26/17

12/15

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rae Ann Bower	
2. All other names used in the last 8 years	fka Rae Ann Shaw , fka Rae Ann Sturdivant	
3. Address	235 Earl Avenue Roseville, CA 95678	
4. Debtor's attorney Name and address	Brian L. Coggins 9001 Foothills Blvd Suite 110 Roseville, CA 95747	Contact phone: 916-270-2895
5. Bankruptcy trustee Name and address	Douglas M. Whatley PO Box 538 Folsom, CA 95763-0538	Contact phone: (916) 358-9345

For more information, see page 2 >

Debtor: **Rae Ann Bower**Case number: **17-20504 – D – 7**

6. Bankruptcy clerk's office You may inspect all records filed in this case at this office or online at www.pacer.gov .	Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814	Hours: M–F 9:00 AM – 4:00 PM www.caeb.uscourts.gov Phone: (916) 930-4400 Date: 1/30/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 28, 2017 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Robert T Matsui United States Courthouse, 501 I Street, Room 7-A, 7th Floor, Sacramento, CA Debtors are required to bring government issued photo identification and proof of social security number to the meeting of creditors.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 5/1/17 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	